

Information to identify the case:

Debtor 1	<u>Douglas Benecke</u>	Social Security number or ITIN	xxx-xx-2280
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jody Benecke</u>	Social Security number or ITIN	xxx-xx-7234
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35282-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas Benecke

Jody Benecke

2/17/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Douglas Benecke
Jody Benecke
Debtors

Case No. 17-35282-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 17, 2021

Form ID: 3180W

Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas Benecke, Jody Benecke, 9 Heritage Terrace, Jackson, NJ 08527-2237
r	+ DAVID LUNCZER, 353 N COUNTY LINE ROAD, JACKSON, NJ 08527-4426
sp	+ MICHAEL GUTMAN, 31 WEST MAIN STREET, FREEHOLD, NJ 07728-2463
r	MINDY HUGHES, 50 B ROUTE 9, MORGANVILLE, NJ 07751
517343759	CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517232742	Caliber Home Loans, PO Box 619063, Dallas, TX 75261-9063
517232752	+ Enterprise Rent A Car, Damage Recovery Unit, PO Box 801988, Kansas City, MO 64180-1988
518921924	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518921925	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
517232757	+ Lyons Doughty & Veldhuis, PO Box 1269, Mount Laurel, NJ 08054-7269
517232759	+ Medical Payment Data, Attn: Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
517232758	+ Medical Payment Data, Attn: Trojan Professional Services, 4410 Cerritos Avenue, Los Alamitos, CA 90720-2549
517232760	Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900
517232761	Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517255848	+ National Collegiate Student Loan Trust 2007-2, Po Box 4275, Norcross, GA 30091-4275
517271473	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517232763	Plain Green LLC, Attn: National Credit Adjusters, PO Box 3023, Hutchinson, KS 67504-3023
517347218	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517232766	Stern & Eisenberg, 104 N Kings Highway, Suite 407, Cherry Hill, NJ 08034
517232769	+ Vita-Mix Corporation, Attn: Caine & Weiner, PO Box 5010, Woodland Hills, CA 91365-5010
517232770	+ Webbank, Attn: Frontline Asset Strategies, 2700 Snelling Aven North, Ste 250, Saint Paul, MN 55113-1783

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 17 2021 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 17 2021 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
cr	EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517232737	+ Email/Text: kristin.villneave@allianceoneinc.com	Feb 17 2021 21:24:00	AllianceOne Receivables Management, 4850 Street Road Suite 300, Feasterville Trevose, PA 19053-6643
517268687	EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
517232739	+ EDI: GMACFS.COM	Feb 18 2021 01:28:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901

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517232740	EDI: TSYS2.COM	Feb 18 2021 01:28:00	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517344337	+ EDI: WFNNB.COM	Feb 18 2021 01:28:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
517232743	+ EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517298508	EDI: CAPITALONE.COM	Feb 18 2021 01:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517271479	EDI: BL-BECKET.COM	Feb 18 2021 01:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517232749	+ EDI: CITICORP.COM	Feb 18 2021 01:28:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
517232750	EDI: WFNNB.COM	Feb 18 2021 01:28:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517232751	EDI: DIRECTV.COM	Feb 18 2021 01:28:00	Direct TV, PO Box 11732, Newark, NJ 07101-4732
517232753	Email/Text: bknotice@ercbpo.com	Feb 17 2021 21:26:00	ERC, PO Box 23870, Jacksonville, FL 32241-3870
517232754	+ EDI: FSAE.COM	Feb 18 2021 01:28:00	Firstsource Advantage LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
517232755	+ EDI: IIC9.COM	Feb 18 2021 01:28:00	I.C. Systems, 444 Highway 96, Saint Paul, MN 55127-2557
518699389	+ EDI: IRS.COM	Feb 18 2021 01:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517232748	EDI: JPMORGANCHASE	Feb 18 2021 01:28:00	Chase, PO Box 15153, Wilmington, DE 19886
517232756	+ Email/Text: bk@lendingclub.com	Feb 17 2021 21:26:00	Lending Club, 71 Stevenson Street Ste 300, San Francisco, CA 94105-2985
517263590	+ EDI: MID8.COM	Feb 18 2021 01:28:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517232762	+ EDI: NAVIENTFKASMSERV.COM	Feb 18 2021 01:28:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517232764	EDI: PRA.COM	Feb 18 2021 01:28:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
517346280	EDI: PRA.COM	Feb 18 2021 01:28:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517232767	EDI: RMSC.COM	Feb 18 2021 01:28:00	SYNCB, PO Box 965060, Orlando, FL 32896-5060
518140747	+ Email/Text: bncmail@w-legal.com	Feb 17 2021 21:26:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518140748	+ Email/Text: bncmail@w-legal.com	Feb 17 2021 21:26:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517232765	+ Email/PDF: clerical@simmassociates.com	Feb 17 2021 23:57:00	Simm Associate, 800 Pencader Drive, Newark, DE 19702-3354
517233474	+ EDI: RMSC.COM	Feb 18 2021 01:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517232768	+ Email/Text: bankruptcydepartment@tsico.com	Feb 17 2021 21:27:00	Transworld Systems, 500 Virginia Drive, Suite

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514, FT Washington, Fort Washington, PA
19034-2733

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517232738	*+	AllianceOne Receivables Management, 4850 Street Road Suite 300, Feasterville Trevose, PA 19053-6643
517232741	*	Barclay Card, PO Box 13337, Philadelphia, PA 19101-3337
517232744	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517232745	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517232746	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517232747	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
518834674	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone	on behalf of Debtor Douglas Benecke cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
James J. Cerbone	on behalf of Joint Debtor Jody Benecke cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecmail@mortoncraig.com mortoncraigecef@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8